

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF LOUISIANA
MONROE DIVISION**

ZACHARY FONTANA

CASE NO. 3:20-CV-00100

VERSUS

JUDGE TERRY A. DOUGHTY

HOVG LLC ET AL

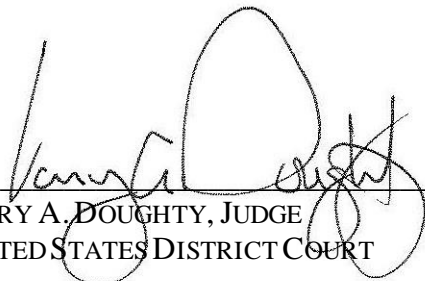
MAG. JUDGE KAREN L. HAYES

J U D G M E N T

The Report and Recommendation of the Magistrate Judge [Doc. No. 12] having been considered, together with the Objection [Doc. No. 13] thereto filed with this Court, and, after a *de novo* review of the record, finding that the Magistrate Judge's Report and Recommendation is correct and that judgment as recommended therein is warranted,

IT IS ORDERED, ADJUDGED, AND DECREED, that defendant HOVG, LLC d/b/a Bay Area Credit Services, LLC's motion to dismiss is **GRANTED** and the claim is **DISMISSED, WITH PREJUDICE**.

THUS DONE AND SIGNED, in Chambers, at Monroe, Louisiana, this 30TH day of June, 2020.



TERRY A. DOUGHTY, JUDGE
UNITED STATES DISTRICT COURT